



## Regulation F Reporting

Bank of North Dakota is pleased to provide its risk-based capital ratios as of June 30, 2005. You will notice Bank of North Dakota exceeds the capital ratios necessary to qualify as a “well-capitalized” bank per Regulation F.

### Risk-Based Capital Ratio:

	Bank of North Dakota	Well-Capitalized Per Reg. F.
Tier One Risk-Based Capital Ratio	14.65%	6.00%
Total Risk-Based Capital Ratio	15.92%	10.00%
Leverage Ratio	8.40%	5.00%

Bank of North Dakota is committed to exceeding the ratios for a “well-capitalized” correspondent and will provide your institution with updated capital and leverage ratios on a quarterly basis.

We have also included additional financial information to assist you in analyzing the financial condition and performance of Bank of North Dakota on the following page.



## Bank of North Dakota Financial Information

**(Dollar Amount in Thousands)**

	<u>6/30/2005</u>	<u>3/31/2005</u>
Tier One Capital	\$163,894	\$154,947
Total Risk Based Capital	178,034	169,827
Total Risk Weighted Assets	1,118,542	1,178,713
Net Income	19,174	9,476
Average Assets	1,951,000	2,033,885
Average Equity	156,570	154,265
Total Loans	1,473,962	1,479,977
Past Due Loans	33,895	36,518
Nonperforming Loans	3,170	3,124
Allowance for Loan Losses	26,801	26,545
Return on Average Assets (Annualized)	1.98%	1.89%
Return on Average Equity (Annualized)	24.70%	24.91%
Past Due Loans/Total Loans	2.30%	2.47%
Nonperforming Loans/Total Loans	0.22%	0.21%
Allowance for Loan Losses/Total Loans	1.82%	1.79%